



BOOK 0095 PAGE 0325

POA#: 64

LIMITED POWER OF ATTORNEY

Bank of New York (hereinafter called "Trustee") hereby appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. This Power of Attorney is being issued in connection with Ocwen's responsibilities to service certain mortgage loans held by Bank of New York in its capacity as Trustee of the various Metropolitan Mortgage Funding, Inc. Pooling and Servicing Agreements outlined in Exhibit "A" attached hereto and made a part hereof.

The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Trustee.
4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes Ocwen to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
5. To do any other act or complete any other document that arises in the normal course of servicing

Dated: JUN 15, 2001.

Bank of New York, as Trustee

Name: PATRICIA O'NEILL MANELLA
Title: ASSISTANT TREASURER

Witness:

Name: FREDERICK ORTIZ

Name: JOHN HANNON

State of New York, County of Westchester

BEFORE ME, JOSEPH M. FURNARI, a Notary Public in and for the jurisdiction aforesaid, on this day of JUN 15, 2001, personally appeared Patricia O'Neill Manella who resides at 101 Barclay Street, New York, New York 10286 and who is personally known to me (or sufficiently proven) to be a Assistant Treasurer of Bank of New York, as Trustee and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as a Confirmation for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 15 day of June, 2001.

My Commission Expires:

NOTARY STAMP
JOSEPH M. FURNARI
Notary Public, State of New York
Registration # 01106046586
Qualified in Westchester County
My Commission Expires Aug. 14, 2002

STATE MS - DESOTO CO. PS
PS
PS

AUG 26 4 02 PM '02

BK 95 PG 325
W.E. DAVIS ON CLK.

0002336
RECORD & RETURN TO:
COURT EXPLORERS, INC
131 John Street, Suite 645
New York, NY 10038

W/C → F LA SEARCH CO.

INSTA # 101134234 OR BK 31774 PG 0514 RECD 06/27/2001 10:27 AM
COMMISSION RONALD COUNTY DEPUTY CLERK 1915

Exhibit A

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of April 1, 1996 for Mortgage Pass-Through Certificates, Series 1996-1

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of November 1, 1996 for Mortgage Pass-Through Certificates, Series 1996-A

The Bank of New York as Trustee for the Certificateholders of the Metropolitan Mortgage Timeshare Trust 1997-A

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of September 1, 1997 for Mortgage Pass-Through Certificates, Series 1997-B

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of April 1, 1998 for Mortgage Pass-Through Certificates, Series 1998-A

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of November 1, 1998 for Mortgage Pass-Through Certificates, Series 1998-B

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of March 1, 1999 for Mortgage Pass-Through Certificates, Series 1999-A

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of August 1, 1999 for Mortgage Pass-Through Certificates, Series 1999-B

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of October 1, 1999 for Mortgage Pass-Through Certificates, Series 1999-C

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of November 1, 1999 for Mortgage Pass-Through Certificates, Series 1999-D

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of March 1, 2000 for Mortgage Pass-Through Certificates, Series 2000-A

The Bank of New York, as Trustee, under the Pooling and Servicing Agreement, dated as of September 1, 2000 for Mortgage Pass-Through Certificates, Series 2000-B



I hereby certify this document to be a true,
correct and complete copy of the record
filed in my office. Dated this 23 day
of May 2000.
By Roger Desjarlais County Administrator
[Signature] Deputy Clerk